

Federal Benefits:
Changes to Blue Cross and Blue Shield Service Benefit Plan
Standard Option Non-emergency Surgery Benefits
Provided by Out-of-Network Physicians

Background

On December 5, 2008, the Office of Personnel Management (OPM) asked Federal Employees Health Benefits (FEHB) Program carriers to reevaluate their benefits for non-emergency surgical procedures (including maternity) provided by non-participating providers for the 2009 contract term. They took this action in response to concerns over a change in coverage in the Blue Cross and Blue Shield (BCBS) Standard Option out-of-network reimbursement that would have established a \$7,500 copay for out-of-network surgeries.

Revised Benefits

The Blue Cross and Blue Shield Service Benefit Plan revised their 2009 Standard Option benefit provision for non-emergency surgeries. **No other carriers are changing benefits for 2009.**

BCBS will send a letter explaining this benefit change to all their enrollees. The letter also contains updated brochure information. The revised brochure can be viewed at www.opm.gov/insure/health/planinfo/2009/brochures/71-005.pdf.

You may visit updated 2009 Health Guides at www.opm.gov/insure/health/planinfo/guides/index.asp.

An updated FEHB Plan Comparison Tool is also available on the Web at www.opm.gov/insure/health/search/plansearch.aspx.

For more information, visit OPM at www.opm.gov/insure/openseason/index.asp.

Any questions concerning this notice, contact:
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